ITEMS NEEDED TO COMPLETE THE LOAN APPLICATION PROCESS*

Once you have completed the application, we will need the supporting documentation:

PAYSTUBS:

- o Most 2 recent paystubs for all borrowers on the application. Paystubs must encompass the last 30 days and must have a YTD total, as well as reflect the borrower's name and employer's name.

BANK STATEMENTS:

- o Most recent bank statements for all accounts listed on the application (must have all pages, even those that state "left blank").

TAX RETURNS and/or W2's

- o Need last year W2 for all borrowers. If either borrower is considered self employed, we will need the last 2 years tax returns with all schedules.

REAL ESTATE CONTRACT: (Purchase only)

- o If this is a purchase transaction, we will need a copy of the real estate contract. You can have your agent email it to: mortgagegroup@cstonebank.net

*More documentation could be requested once your application is underwritten.

Thank you for choosing Cornerstone Home Mortgage for your real estate transaction.